

Form ntcabuse

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey

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Case No.: 18-26056-VFP  
Chapter: 7  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lisa Marie Haydon  
67 Averell Dr  
Parsippany, NJ 07950-1961

Social Security No.:

xxx-xx-6582

Employer's Tax I.D. No.:

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**STATEMENT OF PRESUMED ABUSE**

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee has determined that:(1) the debtor's(s') case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2) the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under section 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). U.S. Trustee. (United States Trustee, by Martha Hildebrandt, Assistant United States Trustee) Modified (DOCKETING ERROR – ENTERED IN ERROR) on 10/29/2018 (mlc).

Dated: 11/1/18

United States Trustee

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Lisa Marie Haydon  
Debtor

Case No. 18-26056-VFP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: ntcabuse

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Total Noticed: 53

Date Rcvd: Nov 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2018.

db	#Lisa Marie Haydon, 67 Averell Dr, Parsippany, NJ 07950-1961
517696055	+AWL- American Web Loan, 2128 N 14th St. #130, Ponca City, OK 74601-1831
517696047	Ally Financial, P.O. Box 380901, Bloomington, IA 50266
517696048	+American Express Centurion Services Corp, c/o Jaffe & Asher, 1107 Goffle Road, Hawthorne, New Jersey 07506-2000
517696049	+Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083, Warren, MI 48090-2083
517696057	+Chase Bank, 599 Speedwell Ave., Morris Plains, NJ 07950-2296
517696058	+Chase Visa, 201 N. Walnut Street, Wilmington, DE 19801-2920
517696061	#+Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
517696069	+FMA Alliance LTD, 12339 Cutten Rd, Houston, TX 77066-1807
517696065	+First National Credit Card, 500 E. 60th Street N, Sioux Dalls, SD 57104-0478
517696067	+First Savings CC, PO BOX 5019, Sioux Falls, SD 57117-5019
517696066	+First national Credit Card ( Attention C, 500 E 60th St N, Sioux Falls, SD 57104-0478
517696072	+Focus Receivables MGT. LLC, 1130 Northchase Parkway Suite# 150, Marietta, GA 30067-6429
517696071	+Focus Receivables Mgt. LLC, 1130 Northchase Parkway Suite 150, Marietta, GA 30067-6429
517696075	+Global Holding and Investment Co., Inc., c/o Daryl Epstein, Esq., 110 Wall St, New York, New York 10005-3801
517696077	+Golden Valley Lending, 635 East Hwy 20, East Upper lake, Ca 95485-8793
517696076	+Golden Valley Lending, 635 East Hwy. 20 E, Upper Lake, CA 95485-8793
517696086	+Maxlend, PO BOX 428, Parshall, ND 58770-0428
517696087	Mercantile Innovation Solutions, C/O KOHL'S, 165 Lawrence Bell Drive Suite 100, Willaimsville, NY 14221-7900
517696089	+Northland Group, c/o KOHL'S, PO Box 390846, Minneapolis, MN 55439-0846
517696092	+Peerform, 711 3rd Ave., New York, NY 10017-4029
517696093	Peerform, c/o Cross River Bank, 711 3rd Ave. Fl. 6, New York, NY 10017-4029
517696095	+Prosper, 221 Main Street Suite 300, San Francisco, CA 94105-1909
517696096	+Raymour and Flanigan, c/o Wells Fargo, 7000 Vista Drive West, Des Moines, IA 50266-9310
517696099	+Skyview Heights Homeowners Association,, c/o Buckalew Frizzel Crevina, 55 Harristown Road, Glen Rock, New Jersey 07452-3313
517696103	+Tenaglia & Hunt, c/o One Main Financial, 395 west Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
517696104	+The Adams Law Firm LLC Att: Robert M. A, c/o Donna Archer, 46 Elinora Drive, Wanaque, NJ 07465-1603
517696106	+Van Ru Credit Corp., c/o Discover Financial, PO Box 1259 Dept.# 96307, Oaks, PA 19456-1259
517696107	+Vital Recovery Services LLC, PO Box 923748, Peachtree Corners, GA 30010-3748
517696110	+Wells Fargo, 7000 Vista Drive West, Des Moines , IA 50266-9310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 01 2018 23:51:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 01 2018 23:51:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517696051	+E-mail/Text: ACF-EBN@acf-inc.com Nov 01 2018 23:50:39 Atlantic Credit and Finance, 3353 Orange Ave. NE, Roanoke, VA 24012-6335
517696052	+E-mail/Text: bk@avant.com Nov 01 2018 23:52:19 Avant, 222 N Lasalee Street Suite 1700, Chicago, IL 60601-1101
517696054	+E-mail/Text: bk@avant.com Nov 01 2018 23:52:19 Avant, c/o WebBank, 640 N Lassalle St. Suite 535, Chicago, IL 60654-3731
517696056	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2018 00:14:09 Capital One, PO Box 85015, Richmond, VA 23285
517696059	+E-mail/PDF: creditonebknotifications@resurgent.com Nov 02 2018 00:14:14 Credit One, PO BOX 98873, Las Vegas, NV 89193-8873
517696063	E-mail/Text: mrdiscen@discover.com Nov 01 2018 23:50:42 Discover, PO Box 30943, Salt Lake city , UT 84130-0943
517696064	+E-mail/Text: mrdiscen@discover.com Nov 01 2018 23:50:42 Discover Card, PO Box 71084, Charlotte, NC 28272-1084
517696073	+E-mail/PDF: resurgentbknotifications@resurgent.com Nov 02 2018 00:13:24 Freshview, 4340S Monaco Street Suite 400, Denver, CO 80237-3485
517696074	+E-mail/PDF: resurgentbknotifications@resurgent.com Nov 02 2018 00:14:20 Freshview, c/o CACH, LLC, 4340 S. Monaco Street Suite 400, Denver, CO 80237-3485
517696078	+E-mail/Text: collections@greentrustcash.com Nov 01 2018 23:52:23 Green Trust, PO BOX 340, Hays, MT 59527-0340
517696080	+E-mail/Text: bnckohlsnotices@becket-lee.com Nov 01 2018 23:50:47 KOHL'S, PO BOX 2983, Milwaukee, WI 53201-2983
517696084	+E-mail/Text: ebn@ltdfin.com Nov 01 2018 23:51:11 LTD Financial, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
517696082	+E-mail/Text: bk@lendingclub.com Nov 01 2018 23:52:11 Lending Club, 71 Stevenson Street Suite 300, San francisco, CA 94105-2985
517696088	+E-mail/Text: bankruptcy@ldf-holdings.com Nov 01 2018 23:52:27 NIIWIN LLC d/b/a/ lendgreen.com, PO Box 221, Lac du Flambeau, WI 54538-0221
517696091	+E-mail/PDF: cbp@onemainfinancial.com Nov 02 2018 00:13:05 One Main Financial, 601 NW 2nd Street, Evansville, IN 47708-1013

District/off: 0312-2

User: admin  
Form ID: ntcabuse

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Total Noticed: 53

Date Rcvd: Nov 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517696090 +E-mail/PDF: cbp@onemainfinancial.com Nov 02 2018 00:13:57 One Main Financial,  
601 NW 2nd Styreet, Evansville, IN 47708-1013  
517696097 +E-mail/Text: bk@rgsfinancial.com Nov 01 2018 23:50:41 RGS, PO BOX 852039,  
Richardson, TX 75085-2039  
517696100 E-mail/PDF: cbp@onemainfinancial.com Nov 02 2018 00:13:05 Springleaf, 601 NW 2nd Street,  
Evansville, IN 47708  
517696102 +E-mail/Text: jennifer.chacon@spservicing.com Nov 01 2018 23:52:44  
SPS Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
517696105 E-mail/Text: marisa.sheppard@timepayment.com Nov 01 2018 23:51:50 Time Payment Corp.,  
16 NE Executive Park #200, Burlington, MA 01803  
517696109 +E-mail/Text: bk@avant.com Nov 01 2018 23:52:19 Webbank c/o Avant,  
640 N Lasalee St. Suite # 535, Chicago, IL 60654-3731

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517696094 Prosper  
517696050\* +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083,  
Warren, MI 48090-2083  
517696053\* +Avant, 222 N Lasalee St. Suite 1700, Chicago, IL 60601-1101  
517696060\* +Credit One, PO BOX 98873, Las Vegas, NV 89193-8873  
517696062\* +Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
517696070\* +FMA Alliance LTD, 12339 Cutten Road, Houston, TX 77066-1807  
517696068\* +First Savings CC, PO Box 5019, Sioux Falls, SD 57117-5019  
517696079\* +Green Trust, PO Box 340, Hays, MT 59527-0340  
517696081\* +KOH'L'S, PO Box 2983, Milwaukee, WI 53201-2983  
517696083\* +LENDING CLUB, 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985  
517696085\* +LTD Financial, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
517696098\* +RGS, PO Box 852039, Richardson, TX 75085-2039  
517696101\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf, 601 NW 2nd Street, Evansville, IN 47708)  
517696108\* +Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748

TOTALS: 1, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

Alexander J. Rinaldi on behalf of Debtor Lisa Marie Haydon jessica@srr-law.com  
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee,  
et al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5